

**Fill in this information to identify the case:**

Debtor 1 Janice Jones aka Janice Gilard aka Janice M. Jones-Gilard  
aka Janice Gilard-Jones

Debtor 2  
 (Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the: Eastern District of Missouri  
 (State)

Case number 18-48007

**Official Form 410S2****Notice of Postpetition Mortgage Fees, Expenses, and Charges** 12/16

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any fees, expenses, and charges incurred after the bankruptcy filing that you assert are recoverable against the debtor or against debtor's principal residence.

File this form as a supplement to your proof of claim. See Bankruptcy Rule 3002.1.

**Name of creditor:** Ocwen Loan Servicing, LLC as servicer for Deutsche Bank National Trust Company, as Trustee for Ameriquest Mortgage Securities Inc., Quest Trust 2005-X2, Asset Backed Certificates, Series 2005-X2

**Court claim no. (if known):** 3

**Last 4 digits** of any number you use to

Identify the debtor's account: 0044

**Does this notice supplement a prior notice of postpetition fees, expenses, and charges?**

☒ No

☐ Yes. Date of the last notice: \_\_\_\_/\_\_\_\_/\_\_\_\_

**Part 1: Itemize Postpetition Fees, Expenses, and Charges**

Itemize the fees, expenses, and charges incurred on the debtor's mortgage account after the petition was filed. Do not include any escrow account disbursements or any amounts previously itemized in a notice filed in this case. If the court has previously approved an amount, indicate that approval in parentheses after the date the amount was incurred.

Description	Dates incurred	Amount
1. Late Charges	_____ (1)	_____
2. Non-sufficient funds (NSF) fees	_____ (2)	_____
	\$150.00 02/07/19 (Plan Review);	
	\$100.00 05/30/19 (Post-Petition Fee Notice);	
3. Attorney Fees	_____ (3)	\$250.00
4. Filing fees and court costs	_____ (4)	_____
	\$350.00 02/05/19 (Proof of Claim);	
5. Bankruptcy/Proof of claim fees	_____ (5)	\$350.00
6. Appraisal/Broker's price opinion fees	_____ (6)	_____
7. Property inspection fees	_____ (7)	_____
8. Tax Advances (non-escrow)	_____ (8)	_____
9. Insurance advances (non-escrow)	_____ (9)	_____
Property preservation expenses.		
10. Specify: _____	_____ (10)	_____
Other. _____		
11. Specify: _____	_____ (11)	_____
Other. _____		
12. Specify: _____	_____ (12)	_____
Other. _____		
13. Specify: _____	_____ (13)	_____
Other. _____		
14. Specify: _____	_____ (14)	_____

The debtor or trustee may challenge whether the fees, expenses, and charges you listed are required to be paid. See 11 U.S.C. § 1322(b)(5) and Bankruptcy Rule 3002.1

Debtor 1 Janice Jones aka Janice Gilard aka Janice M. Jones-  
Gilard aka Janice Gilard-Jones  
First Name Middle Name Last Name

Case number (if known) 18-48007

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

x /s/ MaryAnn Black  
Signature

Date 5/30/2019

Print MaryAnn Black  
First Name Middle Name Last Name

Title Attorney for Creditor

Company Codilis, Moody & Circelli, P.C.

Address 15W030 North Frontage Road, Suite 200  
Number Street

Burr Ridge IL 60527  
City State ZIP Code

Contact phone (630) 794-5200

Email bkpleadingsEASTERN@mo  
.cslegal.com

File #26-19-00170

**CERTIFICATE OF SERVICE**

The undersigned, an attorney, hereby certifies that I have served a copy of this Notice upon the parties listed below, as to the Trustee and Debtor's attorney via electronic notice on May 30, 2019 and as to the debtor by causing same to be mailed in a properly addressed envelope, postage prepaid, from 7140 Monroe Street, Willowbrook, IL 60527 before the hour of 5:00 PM on May 31, 2019.

Diana S. Daugherty, Chapter 13 Trustee, P. O. Box 430908, St. Louis, MO 63143 by electronic notice through ECF

Janice Jones aka Janice Gilard aka Janice M. Jones-Gilard aka Janice Gilard-Jones, Debtor(s), 9721 Cambria Drive, Saint Louis, MO 63136

Andrew R Magdy , Attorney for Debtor(s), 2700 Macklind Avenue, St. Louis, MO 63139 by electronic notice through ECF

Office of U.S. Trustee, 111 South 10th Street, Suite 6353, St. Louis, MO 63102 by electronic notice through ECF

/s/ MaryAnn Black

Joseph J. Circelli #58421MO  
Rachael A. Stokas #61282MO  
Matthew M. Moses #62330MO  
MaryAnn Black #59899MO  
Joe.Circelli@mo.cslegal.com  
Rachael.Stokas@il.cslegal.com  
Matt.Moses@il.cslegal.com  
Maryann.Black@mo.cslegal.com  
**Codilis, Moody & Circelli, P.C.**  
15W030 North Frontage Road, Suite 200  
Burr Ridge, IL 60527  
(630) 794-5200  
**FILE #(26-19-00170)**

NOTE: This law firm is a debt collector.

Invoice # [REDACTED]

PERSONAL INFORMATION REDACTED

INVOICE DATE: 02/11/2019

**Invoice Submitted By:**

Codilis Stawiarski and Moody PC - Codilis Stawiarski and  
Moody PC  
15  
W 030 N Frontage Rd Suite 200  
Burr Ridge IL 60527  
630-794-5200  
Vendor ID # [REDACTED]

**Order Information:**

Order #: [REDACTED]  
Order Date: 12/24/2018  
Order Type: Reorganization Plan  
Loan #: [REDACTED]  
Property Address: 9721 Cambria Dr, Saint Louis, MO 63136

**Invoice Submitted To:**

Ocwen Loan Servicing,  
1661 Worthington Rd. Suite 100,  
West Palm Beach, FL 33409  
561-682-8000

**Payment Information:**

Confirmation #: [REDACTED]  
Method: ACH  
Payment Date: 02/19/2019

LINE #	EXPENSE CODE	CATEGORY CODE	DESCRIPTION	SERVICE DATE	AMOUNT
1	FB42	FB4212	Review of Plan and Notice of Appearance-(Rec from Brwr)	02/07/2019	\$150.00
<b>Total:</b>					<b>\$150.00</b>

Plan Review: Recoverable provided you file any required post-petition fee notice within 180 days of the charge being incurred in accordance with BK Rule 3002.1. As per BKPLN 02-08-2019

Invoice #

PERSONAL INFORMATION REDACTED

INVOICE DATE: 02/06/2019

**Invoice Submitted By:**

Codilis Stawiariski and Moody PC - Codilis Stawiariski and  
Moody PC  
15  
W 030 N Frontage Rd Suite 200  
Burr Ridge IL 60527  
630-794-5200  
Vendor ID #

**Order Information:**

Order #:   
Order Date: 01/30/2019  
Order Type: Proof of Claim  
Loan #:   
Property Address: 9721 Cambria Dr, Saint Louis, MO 63136

**Invoice Submitted To:**

Ocwen Loan Servicing,  
1661 Worthington Rd. Suite 100,  
West Palm Beach, FL 33409  
561-682-8000

**Payment Information:**

Confirmation #:   
Method: ACH  
Payment Date: 02/21/2019

LINE #	EXPENSE CODE	CATEGORY CODE	DESCRIPTION	SERVICE DATE	AMOUNT
1	FB42	FB4201	Proof of Claim-(Recoverable from Borrower)	02/05/2019	\$350.00
<b>Total:</b>					<b>\$750.00</b>

#1: POC: Recoverable provided you file any required post-petition fee notice within 180 days of the charge being incurred in accordance with BK Rule 3002.1. #2: Preparation and Filing of Proof of Claim. Per local rules in Eastern Missouri BK District, fees are non-recoverable from the borrower. #3: Review and/or Preparation of Loan Payment History as part of the Official Form 410A. Per local rules in Eastern Missouri BK District, fees are non-recoverable from the borrower. As per POCF 02-05-2019 As per BKFBHA 02-05-2019

Invoice management powered by: 

05/23/2019 06:39:02 UTC Status: Approved